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ABSTRACT

To assess the level of family stress that a child experiences, several questions from the National Survey of America's Families (NSAF) were combined to create a family stress index. The NSAF is a survey of more than 44,000 households representative of the United States as a whole and of 13 states, conducted as part of the Assessing the New Federalism project. The family stress index assigns one point for each of six stressful circumstances related to the inability to meet household expenses (including shelter and food), access to health care, and poor health. Children in families scoring two or higher on the index were categorized as living in stressful family environments. Findings indicate that half of children living in families with income below the federal poverty level also lived in stressful family environments. Thirty-five percent of children in families with incomes between 100 and 150% of the federal poverty level lived in stressful family environments. In contrast, just 1 child in 20 of those families with incomes over 3 times the federal poverty limit lived in stressful family environments. Levels of stress also vary by parents' education and by family structure. Children living in single-parent families or cohabiting families were more than twice as likely as those living in married couple families to live in stressful family environments. There are striking differences across the states in the proportion of children living in stressful family environments, ranging from a low of 15% in Wisconsin to a

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high of 30% in California. Overall, just over one in five children in the United States lives in a stressful family environment. Data suggest that children living in stressful family environments are nearly twice as likely to exhibit low levels of school engagement and are four times more likely to have high levels of behavioral and emotional problems. (Contains 1 table, 6 figures, and 16 references.) (SLD)

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STRESSFUL FAMILY LIVES: CHILD AND PARENT WELL-BEING

Kristin Anderson Moore and Sharon Vandivere, Child Trends

New Federalism: National Survey of American Families
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Child TRENDS

STRESSFUL FAMILY LIVES: CHILD AND PARENT WELL-BEING

Kristin Anderson Moore and Sharon Vandivere, Child Trends

Stressful events and life circumstances can have adverse physical and psychological effects on children and adolescents (Compas 1987; Garmezy 1983; Johnson 1986). Moreover, poverty, health problems, and other economic and personal concerns can pose significant challenges to parents (McLoyd 1990). When parents are preoccupied with stressful circumstances, they may be less able to provide optimal home environments for their children and, when overwhelmed, may even become harsh or coercive toward their children (Cole and Cole 1993). At worst, stress in families can contribute to violent or abusive environments (Strauss, Gelles, and Steinmetz 1980).

To assess the level of family stress that a child experiences, several questions from the National Survey of America's Families (NSAF) were combined to create a family stress index. The measure assigns one point for each of the following six stressful circumstances:

- The family was unable to pay the mortgage, rent, or utility bills some time in the 12 months preceding the survey.
- There are more than two people per bedroom in the household.
- It was often or sometimes the case within the 12 months preceding the survey that food did not last to the end of the month and money was not available to get more.
- A parent[1] is not confident that family members can get health care if they need it.
- A parent or parent's partner is in poor health or has a physical, learning, or mental health condition.
- A child is in poor health or has a physical, learning, or mental health condition.

Children in families scoring two or higher on the index were categorized as living in stressful family environments.

More than one out of five children in the United States live in a stressful family environment. Family stress is associated with behavioral and emotional problems.

Social and Demographic Differences in Family Stress

Nationally in 1997, 22 percent of all children under age 18 lived in stressful family environments[2] (figure 1). The percentage of children living in such environments varies dramatically by family income:

- Half of children living in families with income below the federal poverty level (FPL) also lived in stressful family environments.[3]
- Thirty-five percent of children in families with incomes between 100 and 150 percent of the FPL lived in stressful family environments.
- Twenty-eight percent of children in families with incomes between 150 and 200 percent of the FPL lived in stressful family environments.
- Fourteen percent of children in families with incomes between two and three times the FPL lived in stressful family environments.
- In contrast, just one child in 20 of those in families with incomes over three times the FPL lived in stressful family environments.

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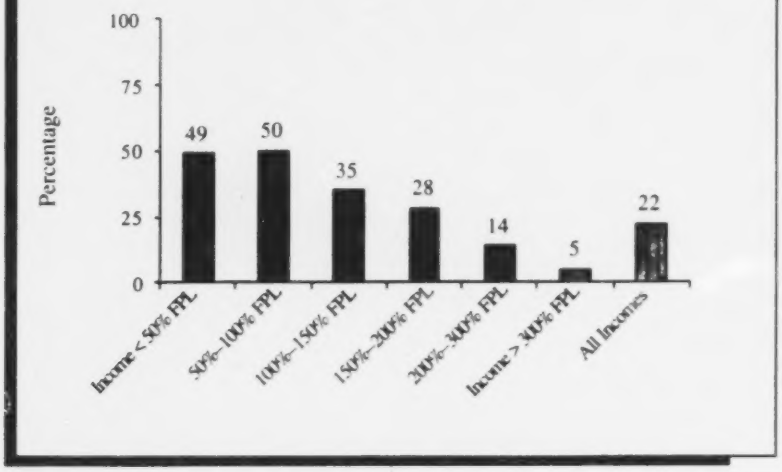
Figure 1
Children under Age 18 Living in Stressful Family Environments, by Income, 1997



Levels of stress also vary dramatically by parents' education:

- Forty-nine percent of children with a parent who did not have a high school diploma or GED lived in stressful family environments, compared with 7 percent of children who lived with a parent who had at least a bachelor's degree.

In addition, levels of stress vary considerably by family structure:

- Children living in single-parent families or cohabiting families were more than twice as likely as those living in married-couple families to live in stressful family environments—37 percent versus 17 percent.

Differences across States

There are striking differences across states in the proportion of children living in stressful family environments, ranging from a low of 15 percent in Wisconsin to a high of 30 percent in California (figure 2).

- California, Mississippi, New York, and Texas had percentages significantly above the national average.
- Colorado, Massachusetts, Michigan, Minnesota, New Jersey, and Wisconsin, on the other hand, had percentages significantly below the national average.

For children in families with incomes below 200 percent of the FPL, the percentages of children living in stressful family situations ranged from 33 to 51 percent (table 1). California, New York, and Texas were significantly above the national average, while Wisconsin was significantly below. For children with family incomes at or above 200 percent of the FPL, only New York, at 12 percent, differed significantly from the national average of 8 percent.

Family Stress and Child Well-Being

The NSAF includes several parent-reported measures of child well-being, and a negative association between the measure of stress in family life and measures of child well-being has been found.

Engagement in School

Children ages 6 to 17 in families experiencing stress were nearly twice as likely as other children to exhibit low levels of engagement in their schoolwork (figure 3).

- Thirty-one percent of children in stressful family environments exhibited low levels of engagement, compared with 17 percent of other children.

Figure 2
Children under Age 18 Living in Families with High Levels of Stress, by State, 1997

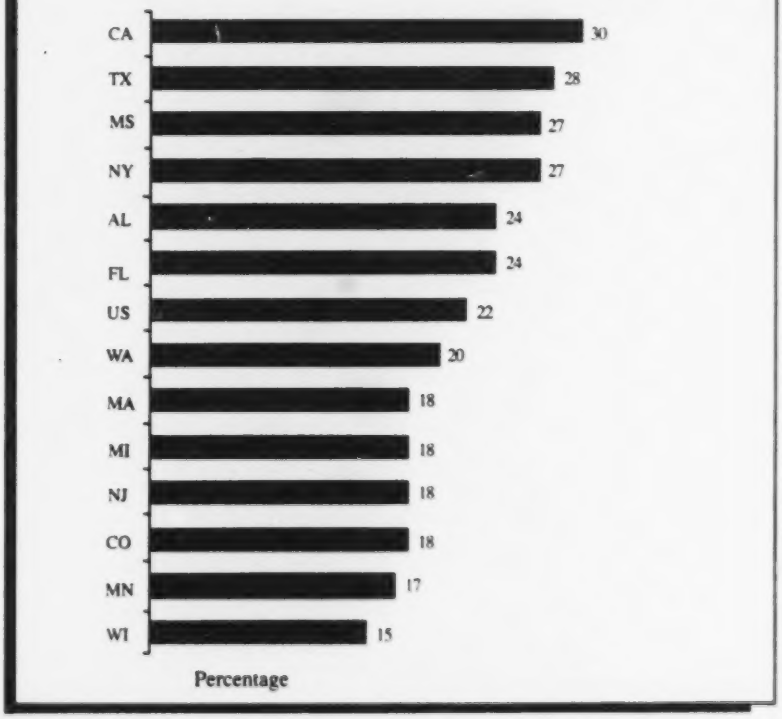


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Table 1
Children under Age 18 Living in Stressful Family Environments, by State and Family Income, 1997

	AL	CA	CO	FL	MA	MI	MN	MS	NJ	NY	TX	WA	WI	U.S.
Below 200% of FPL	41.1	**50.7**	35.9	41.1	41.4	37.9	36.6	40.7	44.5	**45.3**	**46.4**	37.9	**33.4**	40.1
At or Above 200% of FPL	8.0	8.3	7.8	8.6	8.0	8.2	8.2	7.1	7.4	**12.1**	8.9	9.7	6.5	8.1
All Incomes	24.0	**29.7**	**17.5**	24.4	**18.3**	**18.3**	**16.5**	**26.6**	**18.3**	**26.6**	**27.6**	19.9	**15.2**	21.8

Note: Figures in **bold** represent statistically significant differences from the national average at the .05 confidence level.

Emotional and Behavioral Problems

Family stress was also associated with higher levels of behavioral and emotional problems for both children and youth.[4]

- Among 6- to 11-year-olds experiencing a stressful family environment, 15 percent had high levels of behavioral and emotional problems, compared with 4 percent of other children.
- Among 12- to 17-year-olds, 20 percent experiencing a stressful family environment had high levels of behavioral and emotional problems, compared with 5 percent of other youth (figure 4).

Family Stress and Parent Well-Being

A parent's ability to cope with stressful circumstances will likely shape the child's experience of a stressful environment. In addition, parental coping may bring about some forms of family stress. Data from the NSAF can be used to look at how a stressful environment relates to the aggravation levels and mental health of parents.

Parent Aggravation

The NSAF includes a four-item scale to assess levels of parent aggravation.[5] Children living in a stressful family environment were over three times more likely than other children to have a highly aggravated parent (19 percent versus 6 percent) (figure 5).

Parent Mental Health

A five-item scale was used to assess parent mental health.[6] Children living in stressful family environments were four times as likely to have a parent who reported symptoms suggesting poor mental health as children in other families—41 percent versus 10 percent (figure 6).

Community Support

Community support and an extended social network might help parents manage stress more effectively. The NSAF asked parents how frequently they volunteer and attend religious services, two possible sources of community support.

Children in stressful family environments lived with parents who volunteered somewhat less often and attended religious services somewhat less frequently than children in other families. Specifically:

- Thirty percent of children in families under stress had a parent who volunteered at least a few times a month, compared with 40 percent of children in other families.
- Fifty-four percent of children in families under stress lived with a parent who attended religious services a few times a month, compared with 60 percent of children in other families.

Conclusions

Overall, just over one out of five children in the United States lives in a stressful family environment, defined as the existence of two or more of six stressors, such as the inability to pay bills or obtain food, uncertainty about health care, or a parent or child in poor health or with a physical, learning, or mental health condition. This proportion jumps to one in two children in families with incomes below 100 percent of the federal poverty level.

The data presented here suggest that children living in stressful family environments are nearly twice as likely as other children to exhibit low levels of

Figure 3
Low School Engagement among Children Ages 6 to 17, by Level of Family Stress, 1997

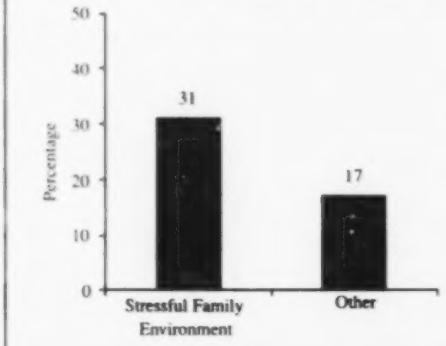

Figure 4
Children Ages 6–17 with High Levels of Behavioral and Emotional Problems, by Level of Family Stress, 1997

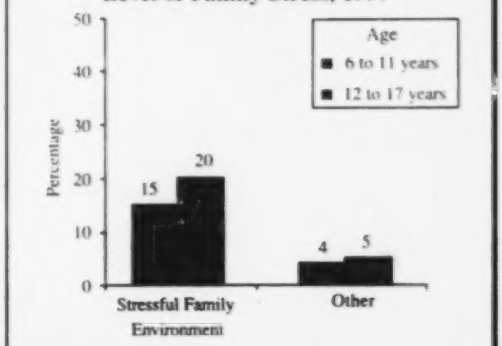

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Figure 5
Children under Age 18 Living with a Parent Who Felt Highly Aggravated, by Level of Family Stress, 1997

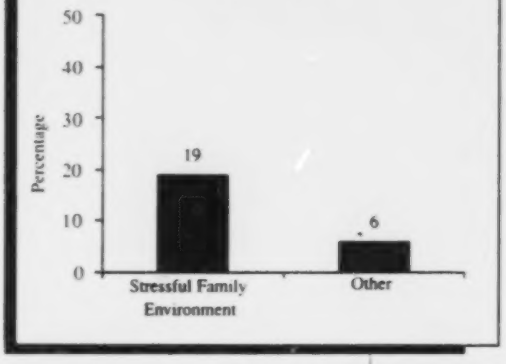
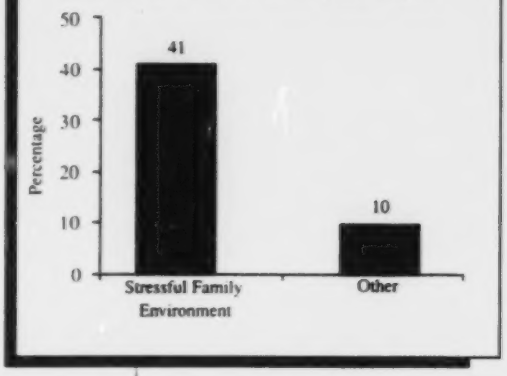


Figure 6
Children under Age 18 Living with a Parent Whose Symptoms Suggested Poor Mental Health, by Level of Family Stress, 1997



school engagement and four times as likely to have high levels of behavioral and emotional problems. They are also more likely to live with parents who feel highly aggravated and who report symptoms suggesting poor mental health.

Over time, the work requirements and time limits associated with welfare reform under TANF could affect any or all of these six components of stress (Child Trends 1999; Moore 1998). New policies that allow families to retain a larger portion of earned wages while continuing to receive cash benefits, new requirements for employment, family caps on cash benefits, and time limits for the receipt of benefits could all change the level and stability of family income. Changes in family income could change families' ability to afford sufficient housing for their members, to pay their monthly housing bills, and to obtain health care and food. On the other hand, low-income parents who leave the welfare rolls may have less contact with social workers and may not find out about other benefits for which they might qualify, such as food stamps or Medicaid.[7] Family members' health statuses may change as their access to health care changes. Depression, in particular, is a risk for low-income mothers (Hall et al. 1991) and welfare recipients (Moore et al. 1995), especially those who were teen parents (Quint et al. 1994); children who have depressed parents are more likely than other children to have negative outcomes themselves, including poor health (Downey and Coyne 1990; Maccoby and Martin 1983). Thus, both positive and negative changes are possible.

These data provide baseline estimates at the national and state levels of the percentages of children experiencing levels of family stress that may inhibit their healthy development. As states develop policies intended to promote job preparation and work and to ensure the availability of health care to children, changes in the levels of stress experienced by families will provide valuable information about how children and parents are likely to fare in the longer term.

Notes

1. In the NSAF, a parent is the individual who identifies himself or herself as the adult in the household most knowledgeable about the child. In 95 percent of cases, this adult is the child's biological, adoptive, step-, or foster parent; in 77 percent of cases, this adult is the child's biological, adoptive, step-, or foster mother.

2. Estimates have been rounded to the nearest tenth in the table and to the nearest whole number in the text and figures.

3. Two-tailed tests for statistically significant differences between percentages for different groups were performed at the .05 level for all differences discussed within the text.

4. The NSAF includes a behavioral and emotional problems scale based on a set of questions developed for the National Health Interview Survey (NHIS). Parents of children ages 6 to 17 were asked to indicate whether the child does not get along with other kids; cannot concentrate or pay attention for long; or has been unhappy, sad, or depressed. Parents of 6- to 11-year-olds were also asked to indicate whether the child feels worthless or inferior; has been nervous, high-strung, or tense; or acts too young for his or her age. Parents of 12- to 17-year-olds were asked whether the child has trouble sleeping, lies or cheats, or does poorly at schoolwork. Answers were summed for each age group to create a scale of emotional and behavioral problems. A score less than or equal to 12 on the 18-point scale was designated as indicating greater problems.

5. The parent aggravation scale was created by compiling parent's estimates of how often in the last month he or she felt the child was much harder to care for than most, the child did things that really bothered the parent a lot, the parent was giving up more of his or her life to meet the child's needs than expected, and the parent felt angry with the child. Answers were summed to create a 16-point scale, with a score less than or equal to 11 indicating high levels of parent aggravation.

6. The parent mental health scale was adapted from a five-item scale developed for the Medical Outcome Study (MOS). Parents were asked how often in the previous month they had been nervous, felt calm and peaceful, felt downhearted and blue, been happy, and felt so down in the dumps that nothing could cheer them up. The answers were calibrated to a 100-point scale, and a score of 67 or less was used to indicate poor mental health. See Ware and Sherbourne (1992).

7. For more information on Food Stamp participation, see Zedlewski and Brauner (1999). For more information on Medicaid participation, see Ku and Bruen (1999).

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This series presents findings from the National Survey of America's Families (NSAF). First administered in 1997, the NSAF is a survey of 44,461 households with and without telephones that are representative of the nation as a whole and of 13 selected states (Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin). As in all surveys, the data are subject to sampling variability and other sources of error. Additional information about the survey is available at the Urban Institute Web site: **http://www.urban.org**.

The NSAF is part of *Assessing the New Federalism*, a multiyear project to monitor and assess the devolution of social programs from the federal to the state and local levels. Alan Weil is the project director. The project analyzes changes in income support, social services, and health programs. In collaboration with Child Trends, the project studies child and family well-being.

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